

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1 (currently amended) A method of carrying out transactions on the internet using distributed electronic wallets, comprising:

receiving via a web server an indication that an internet user wishes to finalize a transaction with a web merchant;

presenting via the web server a first electronic wallet associated with the web merchant pre-populated with consumer information of the internet user provided on a preceding occasion;

A1
comparing by a second electronic wallet associated with the internet user the consumer information pre-populated in the first electronic wallet with consumer information for the internet user pre-populated in the second electronic wallet; and

if the second electronic wallet identifies at least one aspect of the consumer information pre-populated in the first electronic wallet that is different from a corresponding aspect of the consumer information pre-populated in the second electronic wallet, replacing via the web server said aspect of the consumer information automatically receiving in the first electronic wallet with said corresponding aspect of the updated consumer information from a the second electronic wallet associated with the internet user.

Claim 2 (original) The method of claim 1 wherein the first electronic wallet resides on a web server associated with the merchant.

Claim 3 (original) The method of claim 2 wherein the second electronic wallet resides on a personal computer associated with the internet user.

Claim 4 (original) The method of claim 2 wherein the second electronic wallet resides on a the web server.

Claim 5 (original) The method of claim 4 wherein the web server is associated with a third party.

Claim 6 (original) The method of claim 3 wherein the second electronic wallet comprises an application residing on the personal computer.

Claim 7 (currently amended) The method of claim 3 wherein the first electronic wallet comprises ~~the preferred~~ an electronic wallet of ~~the merchant of a third party~~.

Claim 8 (currently amended) The method of claim 3 wherein the first electronic wallet comprises ~~the exclusive~~ an electronic wallet of the merchant.

Claim 9 (original) The method of claim 3 further comprising identifying the internet user.

Claim 10 (currently amended) The method of claim 3 9 wherein the step of identifying the internet user comprises accessing a cookie present in the personal computer.

Claim 11 (currently amended) The method of claim 3 9 wherein the step of identifying the internet user comprises receiving a user name and password associated with the internet user.

Claim 12 (original) The method of claim 9 further comprising accessing stored consumer data associated with the internet user previously provided by the internet user.

Claim 13 (canceled)

Claim 14 (original) The method of claim 12 further comprising populating the first electronic wallet with the stored consumer data.

Claim 15 (canceled)

Claim 16 (original) The method of claim 3 wherein the second electronic wallet comprises a personal digital assistant.

Claim 17 (original) The method of claim 3 wherein the second electronic wallet comprises a telephone.

Claim 18 (original) The method of claim 17 wherein the telephone comprises a portable telephone.

Claim 19 (original) The method of claim 18 wherein the portable telephone comprises a cellular telephone.

Claim 20 (original) The method of claim 3 further comprising communicating a request for payment from a financial payment engine.

Claim 21 (currently amended) A method of carrying out transactions on the internet using distributed electronic wallets, comprising:

identifying an internet consumer accessing a web site of a merchant via a web server;

accessing via the web server consumer data associated with the internet consumer previously provided by the internet consumer and stored in a database;

receiving an indication via the web server that the internet consumer wishes to finalize payment associated with a web site transaction at the web site of the merchant;

presenting via the web server a first electronic wallet having the consumer data associated with the internet consumer populated in the first electronic wallet;

comparing by a second electronic wallet associated with the internet consumer the consumer data populated in the first electronic wallet with consumer data for the internet consumer pre-populated in the second electronic wallet; and

if the second electronic wallet identifies at least one aspect of the consumer data populated in the first electronic wallet that is different from a corresponding aspect of the consumer data pre-populated in the second electronic wallet, replacing via the web server said aspect of the consumer data automatically receiving in the first electronic wallet with said corresponding aspect of the updated consumer information data from a the second electronic wallet, wherein the second electronic wallet comprises an electronic wallet on the consumer's computer having the updated consumer information.

Claim 22 (currently amended) The method of claim 21 wherein the first electronic wallet comprises a preferred an electronic wallet of a third party accepted by the merchant.

Claim 23 (currently amended) The method of claim 21 wherein the first electronic wallet comprises an exclusive electronic wallet accepted by of the merchant.

Claim 24 (original) The method of claim 21 further comprising communicating a request for payment from a financial payment engine.

Claim 25 (currently amended) A system for carrying out transactions on the internet using distributed electronic wallets, comprising:

means a web server adapted for receiving an indication that an internet user wishes to finalize a transaction with a web merchant;

means wherein said web server is further adapted for presenting a first electronic wallet associated with the web merchant pre-populated with consumer information of the internet user provided on a preceding occasion; and

a second electronic wallet associated with the internet user pre-programmed for comparing the consumer information pre-populated in the first electronic wallet with consumer information for the internet user pre-populated in the second electronic wallet, and if the second electronic wallet identifies at least one aspect of the consumer information pre-populated in the first electronic wallet that is different from a corresponding aspect of the consumer information pre-populated in the second electronic wallet, for replacing via the web server said aspect of the consumer information means for automatically receiving in the first electronic wallet with said corresponding aspect of the updated consumer information from a the second electronic wallet associated with the internet user.

Claim 26 (original) The system of claim 25 wherein the first electronic wallet resides on a web server associated with the merchant.

Claim 27 (original) The system of claim 26 wherein the second electronic wallet resides on a personal computer associated with the internet user.

Claim 28 (currently amended) The system of claim 26 wherein the second electronic wallet resides on a the web server.

Claim 29 (original) The system of claim 28 wherein the web server is associated with a third party.

Claim 30 (original) The system of claim 27 wherein the second electronic wallet comprises an application residing on the personal computer.

Claim 31 (currently amended) The system of claim 26 wherein the first electronic wallet comprises ~~the preferred~~ an electronic wallet of ~~the merchant~~ a third party.

Claim 32 (currently amended) The system of claim 26 wherein the first electronic wallet comprises ~~the exclusive~~ an electronic wallet of the merchant.

Claim 33 (original) The system of claim 27 further comprising means for identifying the internet user.

Claim 34 (original) The system of claim 27 wherein the means for identifying the internet user comprises means for accessing a cookie present in the personal computer.

Claim 35 (original) The system of claim 27 wherein the means for identifying the internet user comprises means for receiving a user name and password associated with the internet user.

Claim 36 (original) The system of claim 33 further comprising means for accessing stored consumer data associated with the internet user previously provided by the internet user.

Claim 37 (canceled)

Claim 38 (original) The system of claim 36 further comprising means for populating the first electronic wallet with the stored consumer data.

Claim 40 (original) The system of claim 27 wherein the second electronic wallet comprises a personal digital assistant.

Claim 41 (original) The system of claim 27 wherein the second electronic wallet comprises a telephone.

Claim 42 (original) The system of claim 41 wherein the telephone comprises a portable telephone.

Claim 43 (original) The system of claim 42 wherein the portable telephone comprises a cellular telephone.

Claim 44 (original) The system of claim 27 further comprising means for communicating a request for payment from a financial payment engine.
